Case 2:12-cv-07912-AJW Document 1 Filed 09/13/12 Page 1 of 12 Page ID #:4 MILED G. Thomas Martin, III (SBN 218456) 2012 SEP 13 PM 2: 32 PRICE LAW GROUP, APC 15760 Ventura Blvd., Suite 1100 CLERK U.S. DISTRICT COURT CENTRAL DIST. OF CALIF. LOS ANGELES Encino, CA 91436 Direct Dial: (818) 907-2030 Fax: (818) 205-3730 tom@pricelawgroup.com Attorneys for Plaintiff TIMOTHY HILL UNITED STATES DISTRICT COURT CENTRAL DISTRICT OF CALIFORNIA - WESTERN DIVISION Case NEV12-7912 AJW TIMOTHY HILL, Plaintiff, COMPLAINT AND DEMAND FOR VS. JURY TRIAL (Unlawful Debt Collection Practices) CREDIT MANAGEMENT, L.P.; and DOES 1 to 10, inclusive, **Demand Does Not Exceed \$10,000** Defendants. COMPLAINT AND DEMAND FOR JURY TRIAL INTRODUCTION 1. This is an action for actual and statutory damages brought by plaintiff Timothy Hill, an individual consumer, against defendant Credit Management, L.P., for violations of the law, including but not limited to violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq. (hereinafter "FDCPA") and the Rosenthal Fair Debt Collection Practices Act, Cal. Civ. Code §§ 1788 et seq.

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(hereinafter "RFDCPA"), which prohibit debt collectors from engaging in abusive, deceptive, and unfair practices.

JURISDICTION

2. Jurisdiction of this court arises under 15 U.S.C. § 1692k(d), Cal. Civ. Code §§ 1788.30, and 28 U.S.C. § 1331 and § 1337. Declaratory relief is available pursuant to 28 U.S.C. §§ 2201 and 2202. Venue in this District is proper in that the Defendant transacts business here and the conduct complained of occurred here.

PARTIES

- 3. Plaintiff, Timothy Hill, is a natural person with a permanent residence in Van Nuys, Los Angeles County, California 91406.
- 4. Upon information and belief the Defendant, Credit Management, LP, is a corporation engaged in the business of collecting debt in this state and in several other states, with its principal place of business located at 4200 International Parkway, Carrollton, Denton County, Texas 75007. The principal purpose of Defendant is the collection of debts in this state and several other states, and Defendant regularly attempts to collect debts alleged to be due another.
- 5. Defendant is engaged in the collection of debts from consumers using the mail and telephone. Defendant regularly attempts to collect consumer debts alleged to be due to another. Defendant is a "debt collector" as defined by the FDCPA, 15 U.S.C. § 1692a(6), and the Cal. Civ. Code § 1788.2.

FACTUAL ALLEGATIONS

- 6. Upon information and belief, within one year prior to the filing of this complaint, Defendant placed collection calls to Plaintiff, calls which displayed the intent to harass and annoy Plaintiff, seeking and demanding payment for an alleged consumer debt owed under an account number.
- 7. The debt that Defendant is attempting to collect on is an alleged obligation of a consumer to pay money arising out of a transaction in which the money, property, insurance or services which are the subject of the transaction are primarily for personal, family, or household purposes, whether or not such obligation has been reduced to judgment.
- 8. Within one (1) year preceding the date of this Complaint, Defendant, in connection with the collection of the alleged debt, contacted Plaintiff and threatened to garnish Plaintiff's wages.
- 9. Defendant has no standing to commence garnishment proceedings on behalf of the creditor.
- 10. Defendant is a debt collection company and as a debt collection company attempting to collection an alleged debt, Defendant can only refer the matter back to the creditor with a recommendation that the original creditor attempt legal proceedings which could result in garnishment.

- 11. The representations made to Plaintiff by Defendant regarding garnishment were false.
- 12. Within one (1) year preceding the date of this Complaint, Defendant, in connection with the collection of the alleged debt, contact Plaintiff and threatened to take legal action against Plaintiff.
- 13. Defendant has no standing to commence legal proceedings on behalf of the creditor.
- 14. Defendant is a debt collection company and as a debt collection company attempting to collection an alleged debt, Defendant can only refer the matter back to the creditor with a recommendation that the original creditor attempt legal proceedings.
- 15. The representations made to Plaintiff by Defendant regarding legal proceedings were false.
- 16. Within one (1) year preceding the date of this Complaint, Defendant, in connection with the collection of the alleged debt, contacted Plaintiff by leaving a voicemail communication for Plaintiff in which the Defendant did not identify that the communication was from a debt collector.
- 17. Within one (1) year preceding the date of this Complaint and during the first thirty (30) days of communicating with Plaintiff, Defendant, in connection with the

collection of the alleged debt, demanded payment on the alleged debt and thereby overshadowed the Plaintiff's right to dispute the validity of the debt.

- 18. The natural consequence of Defendant's statements and actions was to unjustly condemn and vilify Plaintiff for him non-payment of the debt he allegedly owed.
- 19. The natural consequences of Defendant's statements and actions was to produce an unpleasant and/or hostile situation between Defendant and Plaintiff.
- 20. Defendant utilized unfair and unconscionable means to collect on Plaintiff's alleged debt, by lying to and misleading Plaintiff and speaking to him in an offensive and verbally abusive manner.
- 21. As a result of the acts alleged above, Plaintiff suffered emotional distress resulting in Plaintiff feeling stressed, and embarrassed, amongst other negative emotions.

FIRST CLAIM FOR RELIEF

- 22. Plaintiff repeats and realleges and incorporates by reference to the foregoing paragraphs.
- 23. Defendant violated the FDCPA. Defendant's violations include, but are not limited to, the following:

- (a) Defendant violated $\S 1692d$ of the FDCPA by engaging in conduct the natural consequences of which is to harass, oppress, or abuse any person in connection with the collection of an alleged debt; and
- (b) Defendant violated §1692e of the FDCPA by using a false, deceptive, or misleading representation or means in connection with the collection of the alleged debt; and
- (c) Defendant violated $\S 1692e(4)$ of the FDCPA by giving the false representation or implication that nonpayment of the alleged debt will result in the garnishment of wages of any person when such action is unlawful and the Defendant does not intend to take such action; and
- (d) Defendant violated \$1692e(5)\$ of the FDCPA by threatening to take action that the Defendant does not intend to take and/or the Defendant cannot legally take; and
- (e) Defendant violated \$1692e(10)\$ of the FDCPA by using false representation or deceptive means in connection with the collection the alleged debt; and
- (f) Defendant violated $\S1692e(11)$ of the FDCPA by failing to disclose in a communication subsequent to the initial communication that was not a formal pleading that the communication was from a debt collector; and

- (g) Defendant violated $\S 1692f$ of the FDCPA by using unfair or unconscionable means in connection with the collection of an alleged debt; and
- (h) Defendant violated $\S 1692g(b)$ of the FDCPA by overshadowing or being inconsistent with the disclosure of the consumer's rights to dispute the debt or request the name and address of the original creditor.
- 24. Defendant's acts as described above were done intentionally with the purpose of coercing Plaintiff to pay the alleged debt.
- 25. As a result of the foregoing violations of the FDCPA, Defendant is liable to the Plaintiff, Timothy Hill, for declaratory judgment that Defendant's conduct violated the FDCPA, actual damages, statutory damages, and costs and attorney fees.

SECOND CLAIM FOR RELIEF

- 26. Plaintiff repeats and realleges and incorporates by reference the foregoing paragraphs.
- 27. Defendant violated the RFDCPA. Defendant's violations include, but are not limited to the following:
 - (a) Defendant violated §1788.17 of the RFDCPA by being a debt collector collecting or attempting to collect a consumer debt that is not compliant with the provisions of Sections 1692b to 1692j of the FDCPA, the

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references to federal codes in this section referring to those codes as they read as of January 1, 2001.

28. As a result of the foregoing violations of the RFDCPA, Defendant is liable to the plaintiff Timothy Hill for actual damages, statutory damages, and costs and attorney fees.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff Timothy Hill respectfully requests that judgment be entered against defendant, Credit Management, L.P., for the following:

- A. Declaratory judgment that Defendant's conduct violated the FDCPA and RFDCPA.
- B. Actual damages from each Defendant pursuant to 15 U.S.C. § 1692k(a)(1).
- C. Statutory damages pursuant to 15 U.S.C. § 1692k.
- D. Statutory damages pursuant to Cal. Civ. Code § 1788.30.
- E. Costs and reasonable attorney fees pursuant to 15 U.S.C. § 1692k and Cal. Civ. Code § 1788.30.
- F. Awarding Plaintiff any pre-judgment and post-judgment interest as may be allowed under the law.
- G. For such other and further relief as the Court may deem just and proper.

DEMAND FOR JURY TRIAL Please take notice that plaintiff Timothy Hill demands trial by jury in this action. RESPECTFULLY SUBMITTED, DATED: September 11, 2012 PRICE LAW GROUP, APC G. Thomas Martin, III Attorney for Plaintiff

G. Thomas Martin, III (SBN 218456) PRICE LAW GROUP, APC 15760 Ventura Blvd., Suite 1100 Encino, CA 91436 T: (818) 907-2030 F: (818) 907-2122							
UNITED STATES DISTRICT COURT CENTRAL DISTRICT OF CALIFORNIA							
TIMOTHY HILL	CASE NUMBER						
PLAINTIFF(S) v. CCREDIT MANAGEMENT, L.P.; and DOES 1 to 10,	CV12-7912-AJW						
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DEFENDANT(S).							
must serve on the plaintiff an answer to the attached 🗹	2 of the Federal Rules of Civil Procedure. The answer Thomas Martin, III (SBN 218456), whose address is is 91436. If you fail to do so,						
Dated: SEP 1 3 2012	By: Albert Court Deputy Clerk (Seal of the Court)						
[Use 60 days if the defendant is the United States or a United State 60 days by Rule 12(a)(3)].	es agency, or is an officer or employee of the United States. Allowed						

SUMMONS

CV-01A (10/11

Case 2:12-cv-07912-AJW Document 1 Filed 09/13/12 Page 11 of 12 Page ID #:14

UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA CIVIL COVER SHEET

I (a) PLAINTIFFS (Check box if you are representing yourself TIMOTHY HILL	DEFENDANTS CCREDIT MANAGEMENT, L.P.; and DOES 1 to 10, inclusive,							
LOS ANGELES COUNTY	DENTON COUNTY, TEXAS							
(b) Attorneys (Firm Name, Address and Telephone Number. If yourself, provide same.)	Attorneys (If Known))						
G. Thomas Martin, III (SBN 218456) PRICE LAW GROUP, APC 15760 Ventura Blvd., #1100, Encino, CA 91436; T: (818)	907-2030							
II. BASIS OF JURISDICTION (Place an X in one box only.)	III. CITIZE	NSHIP OF PRINCIPA n X in one box for plain	L PARTIES - Fo	or Diversity Cases (fendant.)	Only			
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☐ 2 U.S. Government Defendant ☐ 4 Diversity (Indicate Cition of Parties in Item III)	zenship Citizen of A	nother State	□2 □2	Incorporated and F of Business in And		O5 O5		
	Citizen or Su	bject of a Foreign Coun	try 🗆 3 🗆 3	Foreign Nation	1	□6 □6		
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CLASS ACTION under F.R.C.P. 23: Yes No		MONEY DEMAND	ED IN COMPLA	INT: § According	g to Proof (<\$1	0,000)		
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FOR OFFICE USE ONLY: Case Number:

AFTER COMPLETING THE FRONT SIDE OF FORM CV-71, COMPLETE THE INFORMATION REQUESTED BELOW.

Page 1 of 2

Case 2:12-cv-07912-AJW Document 1 Filed 09/13/12 Page 12 of 12 Page ID #:15

UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA CIVIL COVER SHEET

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	862	BL	All claims for "Black Lung" benefits under Title 4, Part B, of the Federal Coal Mine Health and Safety Act of 1969. (30 U.S.C. 923)									
	863	DIWC	All claims filed by insured workers for disability insurance benefits under Title 2 of the Social Security Act, as amended; plus all claims filed for child's insurance benefits based on disability. (42 U.S.C. 405(g))									
	863	DIWW	All claims filed for widows or widowers insurance benefits based on disability under Title 2 of the Social Security Act, as amended. (42 U.S.C. 405(g))									
	864	SSID	All claims for supplemental security income payments based upon disability filed under Title 16 of the Social Security Act, as amended.									
	865	RSI	All claims for retirement (old age) and survivors benefits under Title 2 of the Social Security Act, as amended. (42 U.S.C. (g))									